

Information to identify the case:

Debtor 1	<u>Virginia N. Nye</u>	Social Security number or ITIN	xxx-xx-1013
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-15127-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Virginia N. Nye

1/3/20

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Virginia N. Nye
DebtorCase No. 18-15127-JNP
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 26

Date Rcvd: Jan 03, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 05, 2020.

db +Virginia N. Nye, 311 Rainbow Lane, Vineland, NJ 08360-2873
 intp +Michelle Vennell, 3802 High Street, Pennsauken, NJ 08110-3143
 517551896 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 517390461 +Bayview Loan Servicing, PO Box 650091, Dallas, TX 75265-0091
 517731304 Christopher Drake, 3650 E Oak Rd, Buena, NJ 08310
 517390462 +City Of Vineland, 640 E Wood St, Tax Collector, Vineland, NJ 08360-3722
 517390463 D & A Services, 1400 E. Touhy Ave St G2, Des Plaines, IL 60018
 517390465 EOS CCA, PO Box 981025, c/o Verizon, Boston, MA 02298-1025
 518443986 Laury Heating Cooling & Plumbing, PO Box 727, Vineland, NJ 08362-0727
 518443987 Monterey Financial Services, LLC, 4095 Avenida de la Plata, Oceanside, CA 92056-5802
 518443988 Nextep Funding, LLC, PO Box 650582, Potomac Falls, VA 20165-0582
 517390469 Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex, Trenton, NJ 08625-0112
 517390470 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address filed with court: State Of New Jersey, P.O. Box 245, Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245)
 518443989 South Jersey Gas, PO Box 577, Hammonton, NJ 08037-0577
 518443990 +The Landis Sewerage Authority, 1776 S Mill Rd, Vineland, NJ 08360-6200
 518443991 Vineland Municipal Utilities, PO Box 1508, Vineland, NJ 08362-1508

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJDMARCHAND.COM Jan 04 2020 04:28:00 Joseph Marchand, 117-119 West Broad St., PO Box 298, Bridgeton, NJ 08302-0228
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 04 2020 00:02:13 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jan 04 2020 00:02:10 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 517390460 EDI: BANKAMER.COM Jan 04 2020 04:28:00 Bank Of America, Po Box 982238, El Paso, TX 79998
 517552557 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jan 04 2020 00:02:51 Bayview Loan Servicing, LLC, 4425 Ponce de Leon Boulevard, 5th Floor, Coral Gables, FL 33146-1837
 517390464 +EDI: DCI.COM Jan 04 2020 04:28:00 Diversified Consultants, PO BOX 551268, c/o Dish Network, Jacksonville, FL 32255-1268
 517390468 EDI: IRS.COM Jan 04 2020 04:28:00 Internal Revenue Service, P.O. Box 744, Special Procedure Branch, Springfield, NJ 07081
 517390471 +EDI: SWCR.COM Jan 04 2020 04:28:00 SW Credit Systems, 4120 International PKWY, Ste 1100, c/o Comcast, Carrollton, TX 75007-1958
 517390472 +EDI: VERIZONCOMB.COM Jan 04 2020 04:28:00 Verizon, 500 Technology Dr Ste 300, Weldon Spring, MO 63304-2225
 517527271 +EDI: AIS.COM Jan 04 2020 04:28:00 Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517390467* Internal Revenue Service, Po Box 725 Special Procedures Fuction, Springfield, NJ 07081
 517390466* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 05, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 26

Date Rcvd: Jan 03, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 3, 2020 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor Bayview Loan Servicing LLC NJECFMAIL@mwc-law.com,
nj-ecfmail@ecf.courtdrive.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net;jmarchand@ecf.axosfs.com
Kevin Gordon McDonald on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited
Liability Company kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Melissa S DiCerbo on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited
Liability Company nj-ecfmail@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Melissa S DiCerbo on behalf of Creditor Bayview Loan Servicing LLC nj-ecfmail@mwc-law.com,
nj-ecfmail@ecf.courtdrive.com
Moshe Rothenberg on behalf of Debtor Virginia N. Nye moshe@mosherothenberg.com,
alyson@mosherothenberg.com;ajohn880@gmail.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8